

**Information to identify the case:**

Debtor 1	<b>Elizabeth T Corbo</b>		Social Security number or ITIN xxx-xx-2758	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	<b>12-27807-JKS</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth T Corbo

11/7/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Elizabeth T Corbo  
DebtorCase No. 12-27807-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 35

Date Rcvd: Nov 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2017.

db +Elizabeth T Corbo, 16 Fernwood Court, Clifton, NJ 07011-2902  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 513211150 +Abn Amro Mortgage Group, Webster Bank/Citimortgage, Attn.: Bankruptcy, PO Box 140609, Irving, TX 75014-0609  
 513211151 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 1337, Philadelphia, PA 19105  
 513361223 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
 513211158 +Community Dental Associates, PC, 133 East 54th Street, Suite 2C, New York, NY 10022-4538  
 513211159 +Ctbk/gardner/HSBC, Hsbc Retail Services/Attn: Bankruptcy De, Po Box 5213, Carol Stream, IL 60197-5213  
 513489278 Dept. of Education, FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184  
 513211162 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
 515388596 +Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231-4265  
 515388597 +Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231-4565, Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231-4265  
 513211166 +National City Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 513372091 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
 513211167 +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397  
 513211168 +Westchester Bronx/ Ob/Gyn, P.C., 1100 Pelham Parkway South, Bronx, NY 10461-1001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 07 2017 22:32:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 07 2017 22:32:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513330915 +EDI: OPHSUBSID.COM Nov 07 2017 22:08:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513211155 EDI: CITICORP.COM Nov 07 2017 22:08:00 Citibank Na, Citicard Credit Services/Centralized Ban, Po Box 20363, Kansas City, MO 64195  
 513211156 EDI: CITICORP.COM Nov 07 2017 22:08:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195  
 513211157 EDI: CITICORP.COM Nov 07 2017 22:08:00 Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195  
 513211152 +EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Cap1/bstby, Po Box 5253, Carol Stream, IL 60197-5253  
 513211153 +EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Cap1/neimn, Po Box 5253, Carol Stream, IL 60197-5253  
 513259042 +EDI: BASSASSOC.COM Nov 07 2017 22:08:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 513211154 +EDI: CHASE.COM Nov 07 2017 22:08:00 Chase-pier1, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 513232031 +EDI: TSYS2.COM Nov 07 2017 22:08:00 Department Stores National Bank/Bloomingdales, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513232060 +EDI: TSYS2.COM Nov 07 2017 22:08:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513211160 +EDI: TSYS2.COM Nov 07 2017 22:08:00 Dsnb Bloom, Macy's Bankruptcy Dept., 9111 Duke Blvd., Mason, OH 45040-8999  
 513211161 +EDI: TSYS2.COM Nov 07 2017 22:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 513211164 +EDI: GMACFS.COM Nov 07 2017 22:08:00 GMAC/Ally, Po Box 130424, Roseville, MN 55113-0004  
 513211163 +EDI: RMSC.COM Nov 07 2017 22:08:00 Gemb/pc Richards, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 513211165 +EDI: HFC.COM Nov 07 2017 22:08:00 Hsbc/rs, Po Box 5253, Carol Stream, IL 60197-5253  
 513345342 +EDI: OPHSUBSID.COM Nov 07 2017 22:08:00 LINDIA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513852709 +EDI: BASSASSOC.COM Nov 07 2017 22:08:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513278690\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 513477988\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Nov 07, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com  
Alexandra T. Garcia on behalf of Creditor DITECH FINANCIAL LLC NJECFMAIL@mwc-law.com  
Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING, LLC. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Elizabeth T Corbo rbear611@aol.com,  
ecf@lowbankruptcy.com/r57808@notify.bestcase.com  
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 8